

Certificate Number: 15317-PAM-DE-034443749

Bankruptcy Case Number: 20-01346



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2020, at 6:08 o'clock PM PDT, Kevin S Vargo completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 11, 2020 By: /s/Julie Dumlao

Name: Julie Dumlao

Title: Counselor